

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ILLINOIS  
BENTON DIVISION**

In re:

DAREL BENJAMIN VOSS  
DEBRA LYNN VOSS  
Debtor(s)

Case No. 12-40489

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Russell Simon, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/17/2012.
- 2) The plan was confirmed on 07/13/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/12/2015, 10/26/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/11/2016.
- 5) The case was completed on 05/15/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,335.00.
- 10) Amount of unsecured claims discharged without payment: \$44,547.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$109,166.76
Less amount refunded to debtor	\$1,653.28

**NET RECEIPTS:****\$107,513.48****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,996.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,161.51
Other	\$164.50

**TOTAL EXPENSES OF ADMINISTRATION:****\$10,322.01**

Attorney fees paid and disclosed by debtor:	\$4.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
2ND WIND EXERCISE EQUIPMENT	Unsecured	1,950.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	5,578.84	5,890.88	5,670.12	5,670.12	158.19
CARDIOLOGY CONSULTANTS	Unsecured	237.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	NA	1,949.84	1,949.84	442.02	0.00
CENTER FOR ORTHOPEDIC SURG.	Unsecured	201.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	2,530.00	NA	NA	0.00	0.00
CLINICAL RADIOLOGISTS SC	Unsecured	67.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Secured	7,956.42	3,550.63	3,550.63	3,550.63	363.93
FIRSTSOURCE LABORATORY SOLUTIONS	Unsecured	249.00	NA	NA	0.00	0.00
HAWTHORNE ARCHITECTURAL	Unsecured	28.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Unsecured	1,988.00	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF REVENUE	Priority	91.00	1,787.20	1,494.00	1,494.00	0.00
ILLINOIS DEPARTMENT OF REVENUE	Unsecured	NA	0.00	293.20	66.47	0.00
ILLINOIS SPORTS MEDICINE	Unsecured	279.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	20,719.64	21,781.73	7,313.52	7,313.52	0.00
INTERNAL REVENUE SERVICE	Secured	11,592.13	0.00	11,592.13	11,592.13	314.17
INTERNAL REVENUE SERVICE	Unsecured	NA	0.00	2,876.08	651.99	0.00
MID AMERICA IMAGING	Unsecured	119.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	2,531.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	398.00	159.04	159.04	36.05	0.00
MIDLAND FUNDING LLC	Unsecured	NA	2,743.35	2,743.35	621.90	0.00
MIDWEST EMERGENCY DEPT	Unsecured	2,607.00	NA	NA	0.00	0.00
NASHVILLE ANIMAL CLINIC	Unsecured	108.00	NA	NA	0.00	0.00
OAC RAD CONSULT OF MID AMERICA	Unsecured	37.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	422.00	383.10	383.10	86.85	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,034.00	934.22	934.22	211.78	0.00
PROFESSIONAL THERAPY	Unsecured	1,578.00	NA	NA	0.00	0.00
PROST DATE INC. DBA LAB	Unsecured	130.00	NA	NA	0.00	0.00
QUAD COUNTY READY MIX	Unsecured	774.00	NA	NA	0.00	0.00
RADIOLOGY CONSULTANTS OF MID	Unsecured	360.00	NA	NA	0.00	0.00
SPRINT / HARVARD COLLECTION	Unsecured	96.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST CLAIR ORTHOPEDICS	Unsecured	338.00	NA	NA	0.00	0.00
ST ELIZABETHS HOSPITAL	Unsecured	5,426.00	NA	NA	0.00	0.00
ST ELIZABETHS HOSPITAL	Unsecured	11,132.00	NA	NA	0.00	0.00
THE BUREAUS, INC.	Unsecured	2,177.00	NA	NA	0.00	0.00
WASHINGTON COUNTY	Secured	2,768.77	NA	NA	0.00	0.00
WASHINGTON COUNTY HOSPITAL	Unsecured	209.00	NA	NA	0.00	0.00
WASHINGTON COUNTY HOSPITAL	Unsecured	2,175.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL IL INC	Secured	20,296.58	20,296.58	20,903.12	20,903.12	0.00
WELLS FARGO FINANCIAL IL INC	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL IL INC	Secured	NA	1,234.00	0.00	0.00	0.00
WELLS FARGO FINANCIAL IL INC	Secured	99,000.00	108,120.38	108,120.38	43,714.60	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$108,120.38	\$43,714.60	\$0.00
Mortgage Arrearage	\$20,903.12	\$20,903.12	\$0.00
Debt Secured by Vehicle	\$5,670.12	\$5,670.12	\$158.19
All Other Secured	\$15,142.76	\$15,142.76	\$678.10
<b>TOTAL SECURED:</b>	<b>\$149,836.38</b>	<b>\$85,430.60</b>	<b>\$836.29</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,807.52	\$8,807.52	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,807.52</b>	<b>\$8,807.52</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,338.83</b>	<b>\$2,117.06</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,322.01</u>	
Disbursements to Creditors	<u>\$97,191.47</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$107,513.48</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/13/2017

By: /s/ Russell Simon

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.